

Dated: 1/7/2016

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:

DONISHA MONIQUE KENNARD  
SSN: XXX-XX-7282  
1509 SANTA ROSA COURT  
MADISON, TN 37115-6514  
Debtor

CHAPTER: 13  
CASE NO.: 15-02213  
JUDGE: HARRISON

**AGREED ORDER RESOLVING INSOLVE AUTO FUNDING C/O CAPITAL RECOVERY GROUP, LLC'S MOTION TO SET ASIDE ORDER GRANTING EXPEDITED MOTION TO UTILIZE INSURANCE PROCEEDS TO PURCHASE SUBSTITUTE COLLATERAL AND TO REQUIRE LIENHOLDER TO RELEASE LIEN ON TITLE OF DESTROYED VEHICLE TO ALLOW DISPOSITION OF SALVAGE AND OBJECTION TO DEBTOR'S MOTION TO MODIFY PLAN TO SURRENDER COLLATERAL**

THESE MATTERS ARE BEFORE THE COURT upon the Motion to Set Aside Order Granting Expedited Motion to Utilize Insurance Proceeds to Purchase Substitute Collateral and to Require Lienholder to Release Lien on Title of Destroyed Vehicle to Allow Disposition of Salvage and objection to Debtor's Motion to Modify Plan to Surrender Collateral both filed by Insolve Auto Funding c/o Capital Recovery Group, LLC. By agreement of the parties, both the Motion to Set Aside and the objection to the Debtor's Motion to Modify, pre-set for January 20, 2016, shall be resolved and granted as follows:

1. The Debtor shall utilize insurance proceeds in the amount of \$9,752.00 resulting from the total loss of the 2013 Chevrolet Impala and pay towards the secured balance owed to Insolve Auto Funding, LLC in the amount of \$10,369.45.
2. Progressive Insurance shall remit the insurance proceeds payable to Insolve Auto Funding, LLC and send directly to Insolve Auto Funding, LLC, c/o Capital Recovery Group, LLC, PO Box 64090, Tucson, AZ 85728. Immediately upon receipt of said insurance proceeds, Insolve Auto Funding, LLC shall amend to reduce its claim (ECF No: 8a).

3. The remaining balance on Insolve Auto Funding LLC's secured claim in the amount of \$617.45 will be paid in full with twenty-two percent (22%) interest and monthly payments in the amount of \$18.52 (Class 3) over the remaining life of the Chapter 13 plan.

4. The Debtor's plan payment shall decrease from \$223.50 bi-weekly to \$69.25 bi-weekly in order to complete the plan in sixty (60) months. The plan base shall decrease from \$29,000.00 to \$10,894.12 over a plan length of approximately sixty (60) months from confirmation. The dividend to allowed unsecured creditors shall remain twenty percent (20%) and no other terms of confirmation shall be affected by this modification.

IT IS SO ORDERED.

*THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS  
INDICATED AT THE TOP OF THE FIRST PAGE.*

APPROVED FOR ENTRY:

/s/ Mary Beth Ausbrooks

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/s/ Henry E.  
Hildebrand, III

Digitally signed by /s/ Henry E. Hildebrand, III  
DN: cn=/s/ Henry E. Hildebrand, III, c=US,  
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#### CERTIFICATE OF SERVICE

I certify that on this 5th day of January, 2016, I mailed/e-mailed a copy of the foregoing to Ms. Beth R. Derrick, Assistant U.S. Trustee, 318 Customs House, 701 Broadway, Nashville, TN 37203 and to the Debtor at the above-referenced address.

/s/ Mary Beth Ausbrooks  
MARY BETH AUSBROOKS

This Order has been electronically  
signed. The Judge's signature and  
Court's seal appear at the top of the  
first page.  
United States Bankruptcy Court.